Factsheet on COVID-19 Life Assurance Scheme: Scotland

The NHS Scotland Coronavirus Life Assurance Scheme 2020 states that:

> **"Payments may be made to certain dependents of eligible relevant persons who had provided patient care or support services in an NHS setting and whose cause of death is known or suspected to be at least partially attributable to Covid-19 infection and had been working in, or adjacent to, areas in which there had been patients with a confirmed Covid-19 diagnosis receiving treatment"**

The Life Assurance Scheme Administrator's webpage is here.

The official Policy Note is available here.

The official Scheme Rules are here.

Questions

Q1. Who can benefit?

'**Eligible relevant persons**' are deceased persons who have been employed by or providing services on behalf of NHS Scotland during the period of the Covid-19 outbreak

Q2. What are the benefits?

- To a '**surviving adult dependent**' of an eligible relevant person a death in service lump sum calculated as twice the relevant annual salary of the deceased eligible relevant person
- To a '**surviving adult dependent**' a short term pension for 6 months equal to one twelfth of the relevant annual salary of the deceased eligible relevant person
- To a '**surviving adult dependent**' a long term pension equal to one half of the pension to which the relevant eligible person would have been entitled to under the NHS Superannuation Scheme (Scotland) Regulations 2011 provided the relevant eligible person had accrued at least two years' reckonable service in the scheme.
- To a '**dependent child**' a pension meeting the criteria set out and calculated in the same way as provided for in the NHS Scotland pension schemes

Q3. Who are 'eligible relevant persons'?

Deceased persons who have been employed by or providing services on behalf of NHS Scotland during the period of the Covid-19 outbreak if they are engaged by:

- a Health Board;
- a Special Health Board;
- the Common Services Agency;
- Healthcare Improvement Scotland; or
- GP Practices (including GP partners, their staff and locum practitioners)

Eligible relevant persons include:

- Active, deferred and pensioner members of the NHS Scotland Schemes;
- Persons who are not members of the NHS Scotland Schemes

Q4. Which eligible relevant persons will be entitled?

Eligible relevant persons must –

- Have been working in environments where it may reasonably be concluded that they contracted the disease in the course of performing their duties; and,
- Have Covid-19 as a factor in their death documented on their death certificate

Q5. Are there any exceptions?

Benefits will be paid to 'eligible relevant persons' who had provided patient care or support services in an NHS setting who subsequently die and -

- whose cause of death is known or suspected (but not documented on a death certificate) to be at least partially attributable to Covid-19 infection, and
- who had been working in, or adjacent to, areas in which there had been patients with a confirmed Covid-19 diagnosis receiving treatment

Benefits may also be made in circumstances where -

- Notwithstanding the locations in which the deceased had been working, it is reasonably concluded that death was wholly or partly attributable to Covid-19 infection caught while employed by or providing services on behalf of NHS Scotland

Q6. Does the deceased have to have been a full-time, permanent employee?

No, they could be:

- full-time or part-time
- permanent or temporary, including agency workers, NHS bank staff and locums
- retired staff who returned to NHS employment
- a student taking up a paid frontline role

Q7. Who administers the Scottish Scheme?

The Scottish Public Pensions Agency
sppacontactus@gov.scot
Telephone – 01896 893000

Q8. How do you apply?

- The surviving adult dependent and child dependent of the deceased;
- All applications to SPPA must be made by the NHS body employing or engaging the deceased eligible relevant person;
- The adult dependent or dependent child initiates the application by completing the official application form which can be downloaded here.
- The dependents should then send the application form to the NHS body employing or engaging the deceased.
- If the NHS body refuses to subsequently bring the application, then the dependents must raise the matter with the SPPA who shall investigate the case

Q9. Is there a time limit for applying?

There are no time limits for making a claim in the Scottish Rules 2020

The Scheme will automatically expire when the NHS in Scotland is stood down from an emergency footing, or at the direction of Scottish Ministers, whichever is first

- Individuals who develop symptoms of Covid-19 related illness after that date and subsequently die will not automatically be accepted

Q10. What does the deceased's employer have to provide?

Details of the deceased's income

Q11. What countries are covered?

- This Scheme applies to workers in Scotland only
- England and Wales have a markedly different scheme[1]
- Details of an equivalent scheme in Northern Ireland are awaited

Q12. Will a payment under the Scheme be set off against any other payments?

Certain benefits paid under NHS Scotland Pension Schemes will be offset from lump sum and/or short and long term pensions

Otherwise, benefits paid under the Scheme should not affect any rights to court compensation from a personal injury claim. And, depending upon the terms of the policy, it shouldn't be deductible from any life assurance policy payment

UNISON is there to support you in the tragic circumstances where you have lost a family member, who is a UNISON member, from COVID-19 contracted as a result of their work. To access this support or if you have any queries in relation to this factsheet or the life assurance scheme please call UNISON's 24 hour helpline on **0808 252 2783**.

[1] The NHS and Social Care Coronavirus Life Assurance Scheme 2020

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